

Retirement
Investments
Insurance

Protection Solutions

This is all about

Protecta
*Critical Illness
Insurance*

for business owners

Talk soon.

www.standardlife.ca



Hello.

With many small- to medium-sized businesses, regardless of what form the business takes (limited company, partnership, or sole proprietorship), the financial health of the business is closely tied to the physical well-being of a few key people.

If you or another key person had a heart attack or cancer, what would happen to your business? Could it continue to thrive? Or would health problems jeopardize the business, and possibly your income?

How can we help you?

Protecta critical illness insurance provides a lump sum benefit if you are diagnosed with one of the covered conditions and survive a period of usually 30 days. Not only will this allow you to concentrate on your recovery, but the lump sum can be used in a number of ways which contribute to the ongoing success of the business operations, such as:

- Hiring and training a replacement
- Offsetting other business expenses that arise from the illness or those related to the absent owner or key employee
- Paying off debts of the business

Other needs related to equity position in the business can also be filled:

- Funding a buy-sell agreement
- Replacing additional capital withdrawn by the owner

Of course, the funds can be spent any way you see fit.

Risks that could become a reality

The risk of a small- to medium-sized business owner having a critical illness is real. Therefore, it is essential to have adequate protection for those playing a key role in a business.

- Every year, between 40,000 and 50,000 cases of stroke are reported in Canada
- Approximately 149,000 Canadians were diagnosed with cancer in 2005
- 40% of heart attack victims are under age 65
- 22,000 coronary bypasses are performed annually in Canada

Source: Canadian Cancer Society and Heart and Stroke Foundation of Canada

Like many business owners, you are probably aware of the potential consequences of your death or the death of one of your business partners. However, a critical illness can be just as devastating as the death of a key person.

Choose the protection that best fits your needs

Standard Life offers protection against 4 illnesses or Enhanced protection against 24 illnesses. Several types of coverage and additional benefits are available to protect the financial health of your business.

Covered illnesses for adults:

Cancer
Coronary artery bypass surgery
Heart attack
Stroke

***Protecta Enhanced* also covers:**

Alzheimer's disease
Aortic surgery
Aplastic anemia
Bacterial meningitis
Benign brain tumour
Blindness
Burns
Coma
Deafness
Heart valve replacement
Kidney failure
Loss of independent existence
Loss of limbs
Loss of speech
Major organ transplant or major organ failure on waiting list
Motor neuron disease
Multiple sclerosis
Occupational HIV infection
Paralysis
Parkinson's Disease

Additional benefits and riders

Protecta Enhanced offers a partial benefit for 3 conditions: ductal carcinoma in situ of breast, stage A prostate cancer (T1a or T1b) and stage 1A malignant melanoma. A benefit in the amount of 10% of the sum insured up to a maximum of \$50,000 is paid for claims arising from one of these 3 illnesses and is payable only once for each insured. The policy remains in force and the sum insured is not reduced.

With the purchase of a Return of Premium on Death benefit, if you do not develop an illness during the time of your coverage, all of the premiums you paid (up to the sum insured) will be returned to your beneficiaries upon your death. If you purchase a Return of Premium on Surrender benefit, a portion of the premiums paid could be returned to you.

The taxation of critical illness policies varies, depending on the circumstances. Please consult your insurance representative for more details.

Getting the best care counts!

Your health is undoubtedly one of the most important aspects of your life. If you were diagnosed with a critical illness, you would want the best support and medical attention possible. On top of the lump sum payment you can receive, *Protecta* critical illness insurance gives you free access to the services of Best Doctors® and Sigma Assistel 24 hours a day, 7 days a week.

Best Doctors

InterConsultation™

(Medical Advice and Treatment Planning)

- Quick answers to your medical questions
- Review of your medical files to assist in the clarification and confirmation of the diagnosis
- Collaboration between your doctor and worldwide experts to determine the best course of action

FindBestDoc™

(Identification of the Right Care Provider)

- Extensive database of 50,000 doctors from Canada and around the world who have been acknowledged by their peers as being the best in their field
- Assistance and guidance in accessing the best doctors in the world

FindBestCare®

(Care Management)

- Treatment monitoring
- Identification of leading centers of excellence in the United States and around the world as well as access to these centers
- Assistance with reservations and accommodations should you decide to receive care away from home

Sigma Assistel

Health Assistance

- Access to health professionals who can answer your questions on health, diet, lifestyle before and after the diagnosis of an illness

Convalescence Assistance

- Information on available resources such as home nursing care, housekeeping services
- Help with coordinating home nursing care and transportation to treatment centers after the diagnosis

Home Assistance

- Referrals to specific services such as property maintenance, work required to facilitate access to your residence

Legal Assistance

(Monday to Friday, 9 a.m. to 8 p.m. and Saturday, 9 a.m. to 5 p.m.)

- Legal information on topics such as real estate, estate, consumer protection

Psychological Assistance

- Access to mental health professionals trained in helping relations
- Advice to help cope with illness and your family's reaction to illness

Available at policy issue

Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

Sigma Assistel

- Health Assistance
- Home Assistance
- Legal Assistance
- Convalescence Assistance (information)

Partial benefit

Lump sum benefit

Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

Sigma Assistel

- Psychological Assistance (4 hours of consultation)

Best Doctors

- InterConsultation™
- FindBestDoc™
- FindBestCare®

Sigma Assistel

- Psychological Assistance (4 hours of consultation)
- Convalescence Assistance (coordination)

Best Doctors and Sigma Assistel are supplementary services provided by third party entities and are subject to being changed or withdrawn.